

**Information to identify the case:**

Debtor 1	<b>Sherrie M. Diaz</b>	Social Security number or ITIN <b>xxx-xx-7651</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court	<b>Western District of Texas</b>	Date case filed for chapter <b>13 9/14/16</b>
Case number: <b>16-31446-hcm</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Sherrie M. Diaz	
<b>2. All other names used in the last 8 years</b>	aka Sherrie Marie Diaz, aka Sherrie Diaz	
<b>3. Address</b>	1577 Gene Torres Dr. El Paso, TX 79936	
<b>4. Debtor's attorney</b> Name and address	Miguel Alejandro Flores Tanz & Borrego 2610 Montana El Paso, TX 79903	Contact phone (915) 566-4300 Email: <a href="mailto:tanz.borrego@566-plan.com">tanz.borrego@566-plan.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Stuart C. Cox El Paso Chapter 13 Trustee 1760 N. Lee Trevino Dr. El Paso, TX 79936	Contact phone (915) 598-6769
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . See Court website for electronic filing information: <a href="http://www.txwb.uscourts.gov">www.txwb.uscourts.gov</a> .	511 E. San Antonio Ave., Rm. 444 EL PASO, TX 79901	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (915) 779-7362 Date: 9/21/16

**For more information, see page 2**

Debtor Sherrie M. Diaz

Case number 16-31446-hcm

<b>7. Meeting of creditors</b>	<b>October 20, 2016 at 10:00 AM</b>	<b>Location:</b> El Paso Suite 135, The Spectrum Bldg., 8201 Lockheed, El Paso, TX 79925
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 12/19/16
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 1/18/17
	<b>Deadline for governmental units to file a proof of claim:</b>	Provided in Fed. R. Bankr. P. 3002 (c)(1)): <i>not later than 180 days after the date of the order for relief.</i>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The hearing on confirmation will be held on: <b>12/14/16 at 09:00 AM</b> , Location: <b>El Paso Courtroom, 511 E. San Antonio Avenue, El Paso, TX 79901</b> The debtor has filed a plan as of this date. The plan or a summary of the plan will be sent separately. <b>or</b> The debtor has filed a plan. The plan or a summary of the plan is enclosed. <b>or</b> The debtor has not filed a plan as of this date. The plan or a summary of the plan will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

16-31446-hcm Doc#10 Filed 09/23/16 Entered 09/23/16 23:48:02 Imaged Certificate of  
Notice Pg 3 of 3  
United States Bankruptcy Court  
Western District of Texas

In re:  
Sherrie M. Diaz  
Debtor

Case No. 16-31446-hcm  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0542-3

User: resendezl  
Form ID: 309I

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Sep 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2016.

db +Sherrie M. Diaz, 1577 Gene Torres Dr., El Paso, TX 79936-6116  
16879136 +Attorney General, 10th & Constitution N.W., Main Justice Bldg. #5111,  
Washington, DC 20530-0001  
16879141 +FHA/HUD, 451 7th Street S.W., Washington, DC 20410-0001  
16879140 Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
16879146 +Richard & Silvia C. De Baca, 203 Vendo St., Ruidoso, NM 88345-7275  
16879149 +Tax Assessor/Collector, P.O. Box 2992, El Paso, TX 79999-2992  
16879152 +Texas Title Company, c/o Escrow Inc., 3100 Trawood, El Paso, TX 79936-4331  
16879150 +Texas Title Company, 1360 N. Lee Trevino, Ste. 107, El Paso, TX 79936-6429  
16879153 +U.S. Attorney/FHA/HUD/IRS/VA, 601 N.W. Loop 410, Suite 600, San Antonio, TX 78216-5512  
16879154 Veterans Administration, Attn: Support Services Division (243), 701 Clay Avenue,  
Waco, TX 76799-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: tanzy.borrego@566-plan.com Sep 21 2016 23:55:01 Miguel Alejandro Flores,  
Tanzy & Borrego, 2610 Montana, El Paso, TX 79903

tr +E-mail/Text: mchavez@ch13elpaso.com Sep 21 2016 23:55:10 Stuart C. Cox,  
El Paso Chapter 13 Trustee, 1760 N. Lee Trevino Dr., El Paso, TX 79936-4565

ust E-mail/Text: USTPRegion07.sn.bnc@usdoj.gov Sep 21 2016 23:56:28  
United States Trustee - EP12, U.S. Trustee's Office, 615 E. Houston, Suite 533,  
P.O. Box 1539, San Antonio, TX 78295-1539

16879137 EDI: CAPITALONE.COM Sep 21 2016 23:28:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285

16879138 +EDI: PRA.COM Sep 21 2016 23:28:00 Capital One, c/o Portfolio Recovery Associates,  
120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962

16879139 EDI: CITICORP.COM Sep 21 2016 23:28:00 Citibank, Box 6000, The Lakes, NV 89163-6000

16879142 +E-mail/Text: bankruptcy.notices@hdfsli.com Sep 21 2016 23:58:03 Harley Davidson,  
4150 Technology Way, Carson City, NV 89706-2026

16879143 EDI: IRS.COM Sep 21 2016 23:28:00 Internal Revenue Service,  
Special Procedures Staff - Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346

16879145 EDI: TENET.COM Sep 21 2016 23:28:00 Providence Memorial Hospital, 2001 North Oregon,  
El Paso, TX 79902

16879148 EDI: TENET.COM Sep 21 2016 23:28:00 Sierra Providence East Medical Center,  
3280 Joe Battle, El Paso, TX 79938

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16879144 Maria Sandoval

16879147\* +Richard & Silvia C. De Baca, 203 Vendo St., Ruidoso, NM 88345-7275

16879151\* +Texas Title Company, 1360 N. Lee Trevino, Ste. 107, El Paso, TX 79936-6429

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2016

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2016 at the address(es) listed below:

Miguel Alejandro Flores on behalf of Debtor Sherrie M. Diaz tanzy.borrego@566-plan.com,  
Tanzy.Mail@gmail.com;TB.Notices@gmail.com  
Stuart C. Cox mbeard@ch13elpaso.com  
United States Trustee - EP12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 3